What is claimed is:

Т	1. A method for creating merarchies via a network,
2	comprising:
3	sending an invitation to one or more entities to join a
4	hierarchy;
5	receiving, from the one or more of the entities, a request to
6	join the hierarchy based upon the invitation; and
7	adding information to the hierarchy.
1	2. The method for creating customer hierarchies via a network
2	according to claim 1, wherein the information comprises a pre-paid account
3	of the sender of the request.
1	3. The method for creating customer hierarchies via a network
2	according to claim 1, wherein the information comprises a post-paid account
3	of the sender of the request.

1	4. The method for creating customer			
2	hierarchies via a network according to claim 1, wherein the information			
3	comprises a pre-paid subscription of the sender of the request.			
1	5. The method for creating customer hierarchies via a network			
2	according to claim 1, wherein the information comprises a post-paid			
3	subscription of the sender of the request.			
1	6. The method for creating customer hierarchies via a network			
2	according to claim 1, wherein the invitation is a pre-paid account level			
3	invitation.			
1	7. The method for creating customer hierarchies via a network			
2	according to claim 1, wherein the invitation is a post-paid account level			
3	invitation.			
1	8. The method for creating customer hierarchies via a network			
2	according to claim 1, wherein the invitation is a pre-paid subscription level			
3	invitation.			
1	9. The method for creating customer hierarchies via a network			
2	according to claim 1, wherein the invitation is a post-paid subscription level			
3	invitation.			
1	10. The method for creating customer hierarchies via a			
2	network according to claim 1, wherein the entities are users and/or owners of			
3	pre-paid or post-paid mobile phones.			

1	11. The method for	creating customer			
2	hierarchies via a network according to claim 1, further comprising:				
3	transferring value between one or	more subscriptions.			
1	12. The method for creating custo	12. The method for creating customer hierarchies via a			
2	network according to claim 1, further comprising:				
3	reloading one or more subscriptions with configurable				
4	different values from one or more accounts.				
1	13. The method for creating custo	omer hierarchies via a			
2	network according to claim 12, wherein the one	or more accounts are			
associated with different types of subscriptions.					
1	14. The method for creating custo	omer hierarchies via a			
2	network according to claim 1, further comprising	; :			
3	reloading one or more accounts w	ith value from other			
4	accounts.				
1	15. A method for creating hierarc	chies via a network.			
2	comprising:	,			
3	means for sending an invitation to	one or more entities to join			
4	a hierarchy;	,			
5	means for receiving, from the one	or more of the entities, a			
6	request to join the hierarchy based upon the invit				
7	means for adding information to t	,			
	_	-			
1	16. A method for creating hierarc	hies via a network,			
2	comprising:				

3	sending an account	level and/or	
4	subscription level invitation to one or more m	obile phones to join a hierarchy;	
5	receiving, from the one or more mobile phones, a request to		
6	join the hierarchy based upon the invitation;		
7	adding account and/or subscription information to the		
8	hierarchy;		
9	transferring value between one	e or more subscriptions	
10	associated with the one or more mobile phone	es;	
11	reloading the one or more subs	scriptions with configurable	
12	different values from one or more accounts; a	nd	
13	reloading one or more account	s with value from other	
14	accounts.		
1	17. The method for creating c	ustomer hierarchies via a	
2	network according to claim 16, wherein the one or more subscriptions are		
3	subscriptions of different types.		
1	18. A method for automatical	•	
2	human processing via a network, comprising:		
3	automatically sending an invit	ation to one or more entities to	
4	join a hierarchy;		
5	automatically receiving, from	the one or more of the entities, a	
6	request to join the hierarchy based upon the in	nvitation; and	
7	automatically adding informat	ion to the hierarchy.	
1	19. The method for creating c	ustomer hierarchies without	
2	human processing via a network according to	claim 18, wherein the	
3	information comprises a pre-paid account of t		

1	20. The method for creating customer		
2	hierarchies without human processing via a network according to claim 18		
3	wherein the information comprises a post-paid account of the sender of the		
4	request.		
1	21. The method for creating customer hierarchies without		
2	human processing via a network according to claim 18, wherein the		
3	information comprises a pre-paid subscription of the sender of the request.		
1	22. The method for creating customer hierarchies without		
2	human processing via a network according to claim 18, wherein the		
3	information comprises a post-paid subscription of the sender of the reques		
1	23. The method for automatically creating customer		
2	hierarchies without human processing via a network according to claim 18		
3	wherein the invitation is a pre-paid account level invitation.		
1	24. The method for automatically creating customer		
2	hierarchies without human processing via a network according to claim 18		
3	wherein the invitation is a post-paid account level invitation.		
1	25. The method for automatically creating customer		
2	hierarchies without human processing via a network according to claim 18		
3	wherein the invitation is a pre-paid subscription level invitation.		
1	26. The method for automatically creating customer		
2	hierarchies without human processing via a network according to claim 18		
3	wherein the invitation is a post-paid subscription level invitation.		

1	27. The method for creating customer			
2	hierarchies without human processing via a network according to claim 18,			
3	wherein the entities are users and/or owners of pre-paid or post-paid mobile			
4	phones.			
1	28. The method for automatically creating customer			
2	hierarchies without human processing via a network according to claim 18,			
3	further comprising:	further comprising:		
4	automatically transferring value between one or more			
5	subscriptions.			
1	29. The method for automatically creating customer			
2	hierarchies without human processing via a network according to claim 18,			
3	further comprising:			
4	automatically reloading one or more subscriptions with			
5	configurable different values from one or more accounts.			
1	30. The method for automatically creating customer			
2	hierarchies without human processing via a network according to claim 29,			
3	wherein the one or more accounts are associated with different types of			
4	subscriptions.			
1	31. The method for automatically creating customer			
2	hierarchies without human processing via a network according to claim 18,			
3	further comprising:			
4	automatically reloading one or more accounts with value from	n		
5	other accounts.			